

Certificate Number: 15317-PAE-DE-039661904

Bankruptcy Case Number: 18-12346



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 14, 2025, at 2:07 o'clock PM PDT, Joseph T Brown completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 14, 2025 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor